

Certificate of Notice Page 1 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
12/13/16 12:31 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

BRIAN E KOPTA  
CHRISTINE E KOPTA  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.: 11-11452 TPA

Chapter 13

Document No.: 71

ORDER OF COURT

AND NOW, this 13th day of December, 2016, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE *ljm*

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brian E Kopta  
 Christine E Kopta  
 Debtors

Case No. 11-11452-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jbre  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 60

Date Rcvd: Dec 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2016.

db/jdb  
 cr  
 cr  
 13172507 +Brian E Kopta, Christine E Kopta, 102 North Street, Cochranton, PA 16314-9708  
 13172508 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009  
 13223993 +Northwest Savings Bank, 100 Liberty Avenue, Drawer 128, Warren, PA 16365-0128  
 13176447 +American Express, P.O. Box 981535, El Paso, TX 79998-1535  
 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102)  
 13172511 +Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 13172513 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920  
 (address filed with court: Chase, Po Box 1093, Northridge, CA 91328)  
 13172516 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Childrens Place, Attn.: Centralized Recovery, Po Box 20363, Kansas City, MO 64195)  
 13172512 +Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
 13219855 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 13172515 +Chase, 201 North Walnut Street//Del-1027, Wilmington, DE 19801-2920  
 13172514 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13220049 +Chase, P.O. Box 469030, Glendale, CO 80246-9030  
 13208994 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13172517 +Citi-bp Oil, Po Box 6497, Sioux Falls, SD 57117-6497  
 13172519 +Cnh Capital America LLC, 233 Lake Avenue, Racine, WI 53403-1015  
 13172523 +FIA Card Services, P.O. Box 15019, Wilmington, DE 19886-5019  
 13172527 +FMS, Inc., 4915 South Union Avenue, Tulsa, OK 74107-7839  
 13172528 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Corporation, Po Box 6275, Dearborn, MI 48121)  
 13172522 +Fashion Bug, PO Box 182273, Columbus, OH 43218-2273  
 13172524 +First National Bank Of Pa, 3320 East State Street, Hermitage, PA 16148-3399  
 13214454 +First National Bank of Pennsylvania, ATTENTION: Christine A. Lombardo, 4140 East State Street, Hermitage, PA 16148-3401  
 13172525 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493  
 13172526 +Fleet Cc/Bank of America, Attn: Bankruptcy/MC NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 13172533 +Hsbc Bank, Attn: Bankruptcy, Po Box 5895, Carol Stream, IL 60197-5895  
 13352160 +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555, Attn: Correspondence mail, Monroe, LA 71203-4774  
 13352161 JPMorgan Chase Bank, National Association, c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th floor, Pittsburgh, PA 15222  
 13587845 +Keri P. Ebeck, Esquire, Weltman, Weinberg, & Reis Co., LPA, 1400 Koppers Bldg., 436 Seventh Avenue, Pittsburgh, PA 15219-1842  
 13172539 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)  
 13172538 +Nextcard, Po Box 60610, Phoenix, AZ 85082-0610  
 13202828 +Northwest Savings Bank, ATTENTION: Bankruptcy Specialist, P.O. Box 337, Warren, PA 16365-0337  
 13172541 #+Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787  
 13172542 +Peoples Bank Credit Card Services, Attn: Bankruptcy, Po Box 7092 Rccb 0680, Bridgeport, CT 06601-7092  
 13174944 +RBS Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359  
 13172544 +Sears/cbna, 8725 West Sahara Avenue, The Lakes, NV 89163-0001  
 13172545 +Sterling Jewelers, LeRoy's Jewelers, 38 South Hamilton Road, Columbus, OH 43213-2013  
 13172546 +Target National Bank, C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475  
 13172547 +Three Rivers Bank, 1615 Northland Boulevard, Fort Wayne, IN 46825-6554  
 13172532 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
 (address filed with court: Homeq, Attn: Bankruptcy Department, 1100 Corporate Center, Raleigh, NC 27607)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2016 02:32:56  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 13172509 E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 14 2016 02:15:07 American Honda Finance, Po Box 168088, Irving, TX 75016  
 13172506 +E-mail/Text: BANKRUPTCYDSM@DELAGELANDEN.COM Dec 14 2016 02:15:27 Agri Accept, P.o. Box 2000, Johnston, IA 50131-0020  
 13221270 +E-mail/Text: bncmail@w-legal.com Dec 14 2016 02:15:08 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13197318 +E-mail/Text: bncmail@w-legal.com Dec 14 2016 02:15:08 Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0315-1

User: jbre  
Form ID: pdf900

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Total Noticed: 60

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13172520 E-mail/Text: mrdiscen@discover.com Dec 14 2016 02:14:35 Discover Financial, Po Box 8003, Hilliard, OH 43026  
13197118 E-mail/Text: mrdiscen@discover.com Dec 14 2016 02:14:35 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13172521 +E-mail/Text: collections@egefcu.org Dec 14 2016 02:15:00 Erie General Electric FCU, 2154 East Lake Road, Erie, PA 16511-1140  
13172530 +E-mail/PDF: gecsedirecoverycorp.com Dec 14 2016 02:09:31 Gemb/JCPenney, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
13172531 +E-mail/PDF: gecsedirecoverycorp.com Dec 14 2016 02:11:21 Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400  
13385843 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 14 2016 02:15:13 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302  
13172534 E-mail/Text: bnckohlsnotices@becket-lee.com Dec 14 2016 02:14:38 Kohls/capital one, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
13172535 E-mail/Text: bankruptcy@affglo.com Dec 14 2016 02:15:01 Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129  
13172536 +E-mail/PDF: gecsedirecoverycorp.com Dec 14 2016 02:09:31 Lowes / MBGA /, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
13316855 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2016 02:10:44 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
13185451 E-mail/Text: bnc-quantum@quantum3group.com Dec 14 2016 02:14:46 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788  
13172543 +E-mail/PDF: gecsedirecoverycorp.com Dec 14 2016 02:09:31 Sams Club, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
13279902 +E-mail/Text: bncmail@w-legal.com Dec 14 2016 02:15:07 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13172548 +E-mail/Text: bnc@alltran.com Dec 14 2016 02:14:36 United Recovery Systems, LP, 5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
13172537 Nelson, Watson Associates, LLC, 80 Merrimack Street Lower Level, NJ 08130  
cr\* +Candica, L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617)  
cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC., POB 41067, Norfolk, VA 23541)  
13179968\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: FIA Card Services, NA as successor in interest to, Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102)  
13172518\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195)  
13172549\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Universal/citi, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)  
13172540\* ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 (address filed with court: Northwest Savings Bank, 39 South St. Mary Street, Saint Marys, PA 15857)  
13343366\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541)  
13172510 ###Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
13172529 ###Frederick J. Hanna & Associates, P.C., 1427 Roswell Road, Marietta, GA 30062-3668  
TOTALS: 2, \* 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Beth L. Slaby on behalf of Creditor JPMorgan Chase Bank, N.A. bslab@clarkhill.com,  
aporter@clarkhill.com  
Daniel P. Foster on behalf of Joint Debtor Christine E Kopta dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Brian E Kopta dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com,  
mcupec@grenenbirsic.com  
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Mark G. Claypool on behalf of Creditor Northwest Savings Bank mclaypool@kmgslaw.com,  
knoxbank@hotmail.com;chartle@kmgslaw.com;mpol@kmgslaw.com  
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Matthew John McClelland on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11